

United States Bankruptcy Court  
Eastern District of California

In re:  
Margaret Reid Nelson  
Debtor

Case No. 11-43188-A  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0972-2

User: admin  
Form ID: b9a

Page 1 of 2  
Total Noticed: 34

Date Rcvd: Sep 28, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2011.

db +Margaret Reid Nelson, 7517 Abiding Place #D, Sacramento, CA 95823-3576  
aty +Richard E. Dwyer, 800 W El Camino Real #180, Mountain View, CA 94040-2586  
19179171 +ASHRO, 1515 S 21ST ST, CLINTON IA 52732-6676  
19179178 +COFACE COLLECTIONS NORTH AMERICA INC, 3001 Division Street, Metairie LA 70002-5855  
19179179 +CROWN DIAMONDS, 1160 S HARBOR BLVD J5, FULLERTON CA 92832-3029  
19179181 +DIVERSIFIED CONSULTANTS INC, 6405 Metcalf Avenue Suite 503, Shawnee Missio KS 66202-4084  
19179182 +FINANCIAL CREDIT NETWO, 1300 W MAIN ST, VISALIA CA 93291-5825  
19179183 +GC SERVICES LP, P O Box 2667, Houston TX 77252-2667  
19179184 +GINNYS, 1112 7TH AVE, MONROE WI 53566-1364  
19179186 IC SYSTEMS INC, 444 Highway 96 Eas, St Pau MN 55127-2557  
19179188 +IQOR INC, 335 Madison Ave 27th Fl, New York NY 10017-4653  
19179189 +MIDNIGHT VELVET, 1112 7TH AVE, MONROE WI 53566-1364  
19179190 +MILESTONZ JEWELERS, 6160 FLORIN RD STE A, Sacramento CA 95823-2386  
19179191 +NATIONWIDE CREDIT INC, 2002 Summit Boulevard Suite 600, Atlanta GA 30319-1559  
19179192 +NCO FINANCIAL SYSTEMS, 507 Prudential Road, Horsham PA 19044-2368  
19179193 PHILLIPS COHEN ASSOCIATES, 695 Rancocas Road, Westampton NJ 08060-5626  
19179194 +Richard Dwyer, 800W El Camino Real Suite 180, Mountain View CA 94040-2586  
19179195 +SEVENTH AVENUE, 1112 7TH AVE, MONROE WI 53566-1364  
19179196 +UNITED COLLECTIONS BUREAU, 5620 Southwyck Blvd Ste 206, Toledo OH 43614-1501  
19179199 +WELTMAN WEINBERG REIS, 965 Keynote Circle, Brooklyn Heights OH 44131-1829

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QGRICHARDS.COM Sep 29 2011 04:38:00 Geoffrey Richards, PO Box 579,  
Orinda, CA 94563-0554  
smg EDI: EDD.COM Sep 29 2011 04:38:00 Employment Development Department,  
Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001  
smg EDI: CALTAX.COM Sep 29 2011 04:38:00 Franchise Tax Board, PO Box 2952,  
Sacramento, CA 95812-2952  
19179170 EDI: AMEREXPR.COM Sep 29 2011 04:38:00 AMERICAN EXPRESS, P O Box 360001,  
Fort Lauderdale FL 33336-0001  
19179172 EDI: BANKAMER.COM Sep 29 2011 04:38:00 BANK OF AMERICA, PO Box 29966,  
Phoenix AZ 85038-0966  
19179173 EDI: TSYS2.COM Sep 29 2011 04:38:00 BARCLAYCARD, PO Box 8801, Wilmington DE 19899-8801  
19179174 EDI: CALTAX.COM Sep 29 2011 04:38:00 CALIFORNIA FRANCHISE BOARD, PO Box 942840,  
Sacramento CA 94240-0040  
19179175 EDI: CAPITALONE.COM Sep 29 2011 04:38:00 CAPITAL ONE, PO Box 30285,  
Salt Lake City UT 84130-0285  
19179176 +EDI: CHASE.COM Sep 29 2011 04:38:00 CHASE, P O Box 15298, Wilmington DE 19850-5298  
19179177 EDI: CITICORP.COM Sep 29 2011 04:38:00 CITI, PO Box 6500, Sioux Falls SD 57117-6500  
19179180 EDI: DISCOVER.COM Sep 29 2011 04:38:00 DISCOVER, P O Box 6103, Carol Stream IL 60197-6103  
19179185 +EDI: HFC.COM Sep 29 2011 04:38:00 HSBC, P O Box 2013, Buffalo NY 14240-2013  
19179186 EDI: ICSYSTEM.COM Sep 29 2011 04:38:00 IC SYSTEMS INC, 444 Highway 96 Eas,  
St Pau MN 55127-2557  
19179187 EDI: IRS.COM Sep 29 2011 04:38:00 INTERNAL REVENUE SERVICE, Fresno CA 93888  
19179197 EDI: USBANKARS.COM Sep 29 2011 04:38:00 US BANK, P O Box 6344, Fargo ND 58125-6344  
19179198 EDI: WFFC.COM Sep 29 2011 04:38:00 WELLS FARGO, PO BOX 5943, SIOUX FALLS SD 57117-5943  
19179200 +EDI: ZENITHACQ.COM Sep 29 2011 04:38:00 ZENITH ACQUISITION, 220 JOHN GLENN DR 1,  
AMHERST NY 14228-2228

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

19179197 ##US BANK, P O Box 6344, Fargo ND 58125-6344  
19179200 ##+ZENITH ACQUISITION, 220 JOHN GLENN DR 1, AMHERST NY 14228-2228

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

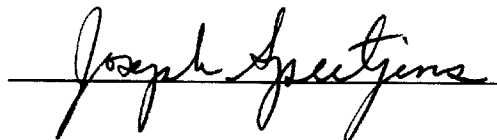
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*


I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

	<b>UNITED STATES BANKRUPTCY COURT</b> <b>Eastern District of California</b>  <b>Robert T Matsui United States Courthouse</b> <b>501 I Street, Suite 3-200</b> <b>Sacramento, CA 95814</b>  (916) 930-4400 <a href="http://www.caeb.uscourts.gov">www.caeb.uscourts.gov</a> M-F 9:00 AM - 4:00 PM	<b>FILED</b>  <b>9/28/11</b>  CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA  auto		
<b>Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, &amp; Deadlines</b> <b>A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/27/11.</b> You may be a creditor of the debtor. <b>This notice lists important deadlines.</b> You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed above. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.				
<b>Case Number: 11-43188 - A - 7</b>				
<b>Debtor Name(s), Last four digits of Social Security or Individual Taxpayer ID (ITIN) No(s),/Complete EIN, and Address(es):</b>  <b>Margaret Reid Nelson</b> xxx-xx-0014  7517 Abiding Place #D Sacramento, CA 95823  <b>ALL OTHER NAMES USED BY THE DEBTOR(S) IN THE LAST 8 YEARS (include married, maiden, and trade names):</b> Margaret Reid Fradiue				
<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> <b>Debtor's Attorney:</b> Richard E. Dwyer            800 W El Camino Real #180            Mountain View, CA 94040   <b>Telephone Number:</b> 747-224-7956         </td> <td style="width: 50%; vertical-align: top;"> <b>Trustee:</b> Geoffrey Richards            PO Box 579            Orinda, CA 94563   <b>Telephone Number:</b> 916-288-8365         </td> </tr> </table>			<b>Debtor's Attorney:</b> Richard E. Dwyer 800 W El Camino Real #180 Mountain View, CA 94040  <b>Telephone Number:</b> 747-224-7956	<b>Trustee:</b> Geoffrey Richards PO Box 579 Orinda, CA 94563  <b>Telephone Number:</b> 916-288-8365
<b>Debtor's Attorney:</b> Richard E. Dwyer 800 W El Camino Real #180 Mountain View, CA 94040  <b>Telephone Number:</b> 747-224-7956	<b>Trustee:</b> Geoffrey Richards PO Box 579 Orinda, CA 94563  <b>Telephone Number:</b> 916-288-8365			
<b>MEETING OF CREDITORS</b>				
<b>Location:</b> Robert T Matsui United States Courthouse, 501 I Street, Room 7-C, 7th Floor, Sacramento, CA  <b>Date &amp; Time:</b> 10/31/11 11:00 AM <small>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. See Explanations and Important Notice to Individual Debtors on reverse side.</small>				
<b>Presumption of Abuse under 11 U.S.C. § 707(b) – See "Presumption of Abuse" on the reverse side.</b> The presumption of abuse does not arise.				
<b>Deadlines</b> – Papers must be <i>received</i> by the bankruptcy clerk's office by the following deadlines: <b>Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts:</b> 12/30/11 <b>Deadline to Object to Exemptions:</b> Thirty (30) days after the conclusion of the meeting of creditors.				
<b>Creditors May Not Take Certain Actions</b> In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.				
<b>It is unnecessary to file claims at this time</b> because it does not appear from the schedules that enough assets are available for payment of a dividend to creditors. If sufficient assets become available, you will be sent a Notice to File Claims.				
<b>Creditor with a Foreign Address</b> A creditor to whom this notice is sent at a foreign address should read the information under "It Is Unnecessary to File a Proof of Claim at This Time" on the reverse side.				
<b>See Reverse Side For Important Explanations.</b>				

Dated:  
9/28/11

For the Court,  
Wayne Blackwelder, Clerk

## EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; starting or continuing lawsuits or foreclosures; repossessing the debtor's property; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	<p>A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.</p> <p><b>Important Notice to Individual Debtors:</b> The United States Trustee requires all debtors who are individuals to provide government issued photo identification and proof of social security number to the trustee at the meeting of creditors. <i>Failure to appear at the meeting of creditors, or failure to provide proper identification and proof of social security information, may result in a motion to dismiss your case.</i></p>
It is Unnecessary to File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>It is therefore unnecessary to file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a) (2), (4), or (6), you must file a complaint -- or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) -- in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

--- Refer to Other Side For Important Deadlines and Notices ---